

**UNIVERSITI TEKNOLOGI MARA**

**THE DISRUPTIONS AND THE  
OPPORTUNITIES IN  
FINTECH**

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Academic writing submitted in partial fulfilment of  
the requirements for **Diploma in Muamalat**

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## **AUTHOR’S DECLARATION**

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## **ABSTRACT**

A study of the disruptions and the opportunities in FinTech. The design of this study is using qualitative method. Library research has been used for this research. The data collection methodology used in this research is deductive method. Based on the previous researches and findings, there are many disruptions happened to the financial institution in the FinTech development. Despite all the challenges, FinTech brings more opportunities to the financial consumers and financial institutions. It is because FinTech is more relevant and convenient to all the economic units, and it is competent to be implemented in the financial world.

## TABLE OF CONTENTS

<b>AUTHOR’S DECLARATION .....</b>	<b>i</b>
<b>ABSTRACT .....</b>	<b>ii</b>
<b>ACKNOWLEDGEMENT .....</b>	<b>iii</b>
<b>TABLE OF CONTENTS.....</b>	<b>iv</b>
<b>LIST OF DIAGRAMS.....</b>	<b>vii</b>

<b>INTRODUCTION.....</b>	<b>1</b>
1.1 Introduction .....	1
1.2 Background of The Research .....	2
1.3 Problem Statement .....	3
1.4 Research Questions .....	5
1.5 Research Objectives .....	5
1.6 Research Significance .....	6
1.7 Research Limitation .....	7
1.8 Summary .....	7

<b>LITERATURE REVIEW .....</b>	<b>8</b>
2.1 Introduction.....	8
2.2 Definition of Fintech.....	8
2.3 History and Revolution of Fintech.....	11
2.3.1 Fintech 1.0 (1886-1967) is about infrastructure .....	11
2.3.2 Fintech 2.0 (1967-2008) is about banks.....	11
2.3.3 Fintech 3.0 (2008-Current) is about start-ups .....	12

2.3.4 Fintech from the 1950s onwards.....	13
2.3.5 Fintech Services Today.....	14
2.3.6 Bank Roles .....	15
2.4 Purpose of Fintech .....	17
2.5 Consumption of Fintech.....	18
2.6 Structure of Fintech.....	20
Diagram 2.6.1 : The Digital Transformation of Traditional Finance .....	21
Diagram 2.6.2 : Internet-Based Financial Businesses .....	21
Diagram 2.6.3 : New Fintech Models .....	22
Diagram 2.6.4 : FinTech Information Services .....	22
2.7 Fintech And Market Structure in Financial Services .....	23
2.8 Summary .....	24
<b>METHODOLOGY .....</b>	<b>25</b>
3.1 Introduction.....	25
3.2 Research Strategy.....	26
3.3 Research Design.....	26
3.4 Research Method – Qualitative versus Quantitative.....	27
3.5 Research Data Collection Method .....	27
3.5.1 Primary Source.....	28
3.5.2 Secondary Source.....	28
3.6 Research Data Analyzing Method .....	29
3.7 Summary .....	29